CITY OF COUNCIL BLUFFS GROUP INSURANCE RATES JULY 1, 2003 THROUGH JUNE 30, 2004

ACCRUAL RATES FOR ACTIVE EMPLOYEES AND RETIREES

	<u>Health</u>	<u>Dental</u>	<u>Optical</u>
1 Employee2 Employee & Spouse3 Employee, Spouse, & Childre4 Employee & Child(ren)	285.40	16.01	3.87
	605.23	32.02	7.86
	r 860.91	49.06	11.37
	541.06	33.07	7.39
ACCRUAL RATES FOR COBRA CONTINUATION COVERAGE			
 1 Employee 2 Employee & Spouse 3 Employee, Spouse, & Childre 4 Employee & Child(ren) 6 Spouse 7 Spouse & Child(ren) 8 Child(ren) 	291.11	16.33	3.95
	617.33	32.66	8.02
	r 878.13	50.04	11.60
	551.88	33.73	7.54
	326.23	16.33	4.07
	587.02	33.71	7.65
	260.77	17.40	3.59